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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 15-010067
LOGS Legal Group LLP
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Elizabeth L. Wassall, Esquire 023211995
ATTORNEYS FOR THE BANK OF NEW YORK
MELLON TRUST COMPANY, N.A., AS SUCCESSORIN-INTEREST TO ALL PERMITTED SUCCESSORS
AND ASSIGNS OF JPMORGAN CHASE BANK, AS
TRUSTEE, FOR CERTIFICATEHOLDERS OF
NOMURA ASSET ACCEPTANCE CORPORATION,
MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2004-AR1

Order Filed on May 12, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

JEAN C. KOEGLER, III,

**DEBTOR** 

Case No.: 22-11257-VFP

Judge: HONORABLE VINCENT F.

**PAPALIA** 

Chapter: 13

### CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED

**DATED: May 12, 2022** 

Honorable Vincent F. Papalia United States Bankruptcy Judge

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This matter being opened to the Court by Russell L. Low, attorney for the Debtor, upon filing of a Chapter 13 Plan, and The Bank of New York Mellon Trust Company, N.A., et seq., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

- 1. Debtor is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 52 Sterling Avenue, Weehawken, NJ 07086.
- 2. At the time of bankruptcy filing, Debtor owed Secured Creditor a pre-petition arrearage of \$242,848.48; as evidenced in Secured Creditor's Proof of Claim 10-1 filed on April 26, 2022.
- 3. Debtor will apply through Secured Creditor's servicing agent for a loan modification to cure the pre-petition arrears on the mortgage loan secured by 52 Sterling Avenue, Weehawken, NJ 07086.
- 4. This loan modification review shall be completed by August 1, 2022.
- 5. If a loan modification is not completed by August 1, 2022, Debtor must within fourteen (14) days thereof: 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$242,848.48 as filed in Proof of Claim No. 10-1; or 2) modify the Chapter 13 Plan to surrender the subject property; or 3) Convert to a Chapter 7 case.
- 6. Debtor agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$2,862.32 monthly, commencing with the first post-petition payment due after bankruptcy filing of March 1, 2022. Payments to be made directly to: Wells Fargo Home Mortgage, P.O. Box 14507, Des Moines, IA 50306.
- 7. If the Debtor fails to make any payments detailed in this Consent Order within sixty (60) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may move for an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate Automatic Stay in the Bankruptcy Court, specifying the Debtor's failure to maintain all contractually due post-petition payments, with a copy of any motion supporting certification(s), and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.
- 8. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on March 7, 2022; ECF Doc.:13.
- 9. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.

and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

/s/ Russell L. Low

Date: May 11, 2022

Russell L. Low, Esquire Attorney for the Debtor

We hereby consent to the form, content,

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-11257-VFP

Jean C Koegler, III Chapter 13

Debtor

#### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1
Date Rcvd: May 12, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:

Recipi ID Recipient Name and Address

db + Jean C Koegler, III, 52 Sterling Avenue, Weehawken, NJ 07086-6809

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2022 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as successor-in-interest to all permitted successor

ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Jean C Koegler III ecf@lowbankruptcy.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5